## **Christian Science Committee on Publication**

#### FOR CONNECTICUT

### REQUEST FOR AMENDMENT

# Proposed HB6332 An Act Increasing Access to Health Care

January 31, 2007

The Christian Science Committee on Publication for Connecticut respectfully requests the consideration of the following amendments to address the needs of the citizens of Connecticut who choose religious non-medical health care in lieu of medical care for their health care needs:

**FIRST RECOMMENDATION:** ADD to Chapter 700c of the Connecticut General statutes:

"Those Connecticut citizens who object to health insurance on religious grounds shall not be required to participate in the plan nor be enrolled in the plan."

**SECOND RECOMMENDATION**: ADD to Chapter 700c of the Connecticut General Statutes in the part relating to "benefits package" or "covered services" or "health benefit plan" or similar provisions:

"Health benefit plans shall include 'medical care' as defined in Internal Revenue Code 213(d)."

OR:

"Health benefit plans shall include coverage for religious nonmedical care for those residents who choose religious nonmedical health care, in lieu of medical care."

**THIRD RECOMMENDATION**: ADD in Section 700c of the Connecticut General Statutes in the part relating to "eligible participating providers and availability of services" or similar provisions:

"Religious nonmedical providers. -- Nothing in the plan shall be construed to require the use of medical professionals or criteria to determine if a religious nonmedical provider is a participating or nonparticipating provider under the plan; utilize medical professionals or criteria to decide enrollee access to religious nonmedical providers; utilize medical professionals or criteria in

making decisions regarding coverage for care by religious nonmedical providers; or compel an enrollee to undergo a medical examination or test as a condition of receiving coverage for treatment by a religious nonmedical provider; or exclude religious nonmedical providers because the providers do not provide medical or other required data, if such data is inconsistent with the religious nonmedical treatment or religious nonmedical nursing care provided by the provider. As used in this section, the term 'religious nonmedical provider' means a provider who provides only religious nonmedical treatment or religious nonmedical nursing care."

### **EXPLANATION**

Our goal in proposing these amendments is to provide Connecticut residents with access to the type of health care of their choice -- for some that is spiritual healing through prayer as practiced in Christian Science: The first recommended amendment allows individuals to opt out of the health insurance requirement on religious grounds. Recommendations 2 and 3 provide access to religious non-medical healthcare treatment and methods, which are spiritually based.

In regard to Recommendation 1 which provides an "opt out" on religious grounds, the state of Massachusetts in its new mandated health insurance law permits such an opt out. It is important to allow individuals to practice their religious beliefs and furnish them with such an opt out provision.

In connection with Recommendations 2 and 3, there are many people relying on Christian Science for healing, who do not oppose health insurance but who want the essential benefit plan envisioned by this bill to include coverage for religious non-medical treatment and religious non-medical nursing care.

With regard to Recommendation 2, there is precedent for providing access to religious non-medical health care. For example, the Federal Government reimburses Christian Science nursing care which is provided in "religious nonmedical health care institutions" in its Medicare and Medicaid laws and regulations. These laws and regulations provide that religious non-medical health care institutions (these include Christian Science nursing facilities), which provide skilled nursing services are not subject to any medical supervision, regulation or control insofar as the supervision, regulation, or control would be contrary to the religious beliefs observed by the health care institution. Coverage for Christian Science treatment and care is also authorized in federal insurance programs, including Tri-Care (for military personnel) and Federal Employee Health Benefit Plan (FEHB). In addition, fourteen (14) States include provisions that cover spiritual treatment through prayer in their governmental employees' health insurance plans. Twenty-five (25) States have provisions in their workers' compensation laws that cover non-medical treatment, including spiritual treatment through prayer.

Private insurance companies have covered Christian Science treatment and care for more than 85 years. Christian Science care and treatment are currently covered through a number of private insurance companies, such as Aetna and other preferred provider plans. Several employer-provided insurance programs provide coverage, including plans offered by ITT, IBM, General Motors, Delta and General Electric.

In connection with provisions that are designed to protect patients receiving allopathic health care, there is a need for provisions envisioned by our Recommendation 3. It allows private health care plans to cover religious non-medical services without having to enforce medical determination requirements on these types of services.

In addition, several states have passed laws similar to my third recommended amendment that allow managed care plans or health plans to include religious nonmedical health care services, such as Christian Science practitioner services or Christian Science nurse services, without imposing medical requirements on these providers.

Thank you for the opportunity to present testimony on this important bill that would affect all Connecticut citizens, including those who elect Christian Science treatment and care for their health and well-being.